

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO. 9860-AG10-1229-194

IN THE MATTER OF:

Terry M. Kulcsar,  
Respondent.

705 Philippa Street  
South Bend, IN 46619

Type of Agency Action: Enforcement

Indiana Insurance License No. 656747

**FILED**

JUN 09 2011

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

On May 11, 2011, the appointed Administrative Law Judge, Holly Williams, filed her Findings of Fact, Conclusions of Law, and Recommended Order in the above-captioned matter.

1. The Department served Findings of Fact, Conclusions of Law, and Recommended Order and Notice of Filing of Recommended Order on Respondent by mailing the same to his home address.

2. The Department has complied with the notice requirements of Ind. Code §4-21.5-3-17.

3. Respondent has not filed an objection with the Commissioner regarding the Administrative Law Judge's Recommended Order, and more than eighteen (18) days have elapsed.

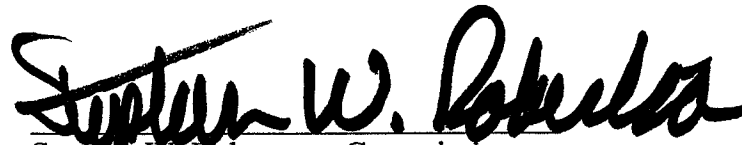
THEREFORE, the Commissioner of Insurance, being fully advised, now hereby adopts in full the Administrative Law Judge's Findings of Fact, Conclusions of Law, and Recommended Order, and issues the following Final Order:

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent is ordered to pay a civil penalty in the amount of three hundred dollars (\$300.00) within sixty (60) days after the date of this Final Order.

Under Ind. Code §4-21.5-5-5, Respondent has the right to appeal this Final Order by filing a petition for judicial review in the appropriate court within thirty (30) days.

ALL OF WHICH IS Ordered by the Commissioner this 9 day of June, 2011.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Terry M. Kulcsar  
705 Philippa Street  
South Bend, IN 46619

Robert L. Hummel, Attorney  
Indiana Dept. of Insurance  
311 W. Washington St., Suite 300  
Indianapolis, IN 46204